Certificate Number: 15317-VAE-DE-019355103

Bankruptcy Case Number: 12-35782



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 5, 2012, at 6:55 o'clock PM PDT, Wardell Mosbey Sr completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Virginia.

Date: October 5, 2012 By: /s/Esther Sorrilla

Name: Esther Sorrilla

Title: Counselor